Electronic Acknowledgement Receipt				
EFS ID:	3123668			
Application Number:	10709697			
International Application Number:				
Confirmation Number:	3696			
Title of Invention:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS			
First Named Inventor/Applicant Name:	Kenneth William Austin			
Customer Number:	66569			
Filer:	Lawrence A. Stahl/Talaya Myers			
Filer Authorized By:	Lawrence A. Stahl			
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1		Amendment03292101850US B300.pdf	299558	VOC	10
ı			89974d38f1478732a06674c84f91ca9f2 9f1b76c	yes	

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Amendment - After Non-Final Rejection	1	1	
	Claims	2	5	
	Applicant Arguments/Remarks Made in an Amendment	6	10	
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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.